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ABSTRACT

To help high school students understand the role of consumers in the everyday world, the teaching guide presents objectives and activities related to seven consumer topics. Topics are rights and responsibilities of all consumers, consumer transportation concerns of consumers with special problems, and problems which particularly affect consumers who are elderly, poor, handicapped, non-English speaking and/or illiterate, and under age. For each topic, information is presented on the background of the particular consumer group, in addition to objectives and activities. Objectives are that students should be able to list rights and responsibilities of various groups of consumers; identify local, state, and federal agencies which protect consumers; compute the best buy among consumer products; list problems caused by having very little discretionary income; list ways of helping solve problems of various consumer groups; and name laws that have been passed to help various groups of consumers. Activities involve students in reading selected assignments, surveying local shopping areas, interviewing community members who belong to a designated consumer group, discussing pros and cons of charge accounts and credit for various groups of consumers, role playing, and listing ways of helping solve specific consumer problems. The document concludes with a teacher supplement containing information on suggested discussion questions and answers, vocabulary definitions, a bibliography of background and teaching materials, a 25-item multiple choice test, and an answer key. (DB)

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CONSUMER EDUCATION

A TEACHING-LEARNING UNIT

ON

THE RIGHTS AND RESPONSIBILITIES OF ALL CONSUMERS

AND

SPECIAL PROBLEMS OF

ELDERLY CONSUMERS

POOR CONSUMERS

HANDICAPPED CONSUMERS

NON-ENGLISH SPEAKING CONSUMERS AND NONREADERS

MINORS

THE UNIVERSITY OF TENNESSEE, KNOXVILLE

PREFACE

The materials included in this booklet are a part of a project, Project No. 564AH80322, funded by the Consumers' Education Program, U. S. Office of Education. Each unit of the materials includes objectives and a wide variety of activities. Much of the emphasis in the activities is on exploring, searching, and applying what has been learned from the unit reading. Students are asked to look into their everyday world for examples of ways in which they can become more aware of the role of all consumers. It is not the intent of the units that all activities be completed by every group of students. Wise selection by teachers and students is necessary.

The classroom teachers who assisted in the initial field testing of the materials developed in the project were invaluable. They and their students contributed many ideas for refinement of the materials, and they also were a vital part of the final field testing. Special thanks go to these teachers:

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Betty J. Brown - Project Director
Staff Members:
Wilma C. Boy
Sandra W. Miller
Lovella S. Richardson
George A. Wagoner

Single copies of the materials in this booklet are available from the Project Director, Consumer Education Project, Henson 127, The University of Tennessee, Knoxville, TN 37916.

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I. RIGHTS AND RESPONSIBILITIES OF ALL CONSUMERS

Objectives

Upon completing the activities in this section, you will be able to:

1. List rights and responsibilities of consumers.
2. Give examples of how a law protects your right to be informed.
3. Describe reasons why it is important to understand the consumer's part in our economic system.
4. Identify local, state, and federal agencies that protect consumers.
5. Demonstrate a correct selection of an agency or agencies to consult for a particular consumer problem.
6. Compute the best buy among several choices of consumer products.
7. List steps consumers can take to protect their rights.
8. List questions that consumers must answer when they go to the marketplace.

Activities

1. Complete the inventory on Consumer Problems, Rights, and Responsibilities on page 3. After you have completed the inventory, turn it in to your teacher. At the end of your study of this unit, you will take the inventory again to see if your thinking has changed as you have learned more about the topics included in the inventory.
2. List the things you would like to buy now. Tell why you want each of those items. Discuss in class how you decided on the specific item and what problems or choices you would face in trying to get those items. Keep your list so that you can see later whether you would buy the same items in two or three weeks.
3. Read pages 5-11 to learn about the rights and responsibilities of all consumers and problems that they face in the marketplace.
4. Complete the "Does the Consumer Have a Complaint?" checklist on page 4. See if you agree with others in the class about cases in which you think the consumer has a valid complaint. For those cases in which you think the consumer has a valid complaint, list the places to which he/she could go for help.
5. Give examples of consumer problems. Discuss cases you feel you have experienced in which you did not receive your money's worth. How did you handle these cases? Would you handle them the same way again?

6. Invite a speaker from the Better Business Bureau to class to discuss problems consumers have and how the BBB helps consumers with these problems.

7. Discuss kinds of consumer problems a person might face at each of the following stages of life:
   (a) junior high school student
   (b) senior high school student
   (c) a single working person
   (d) a married working person without dependents
   (e) a married working person with dependents

   Show what problems are common to the various stages and which are unique to one stage of life.

8. Prepare a list of consumer agencies in your city or area where you can find help with consumer problems. A telephone book is a good resource.

9. Collect from newspapers and magazines the "Consumer Action Line" question-and-answer columns in which a newspaper or magazine columnist answers consumer questions and gives advice for solving consumer problems. In class, discuss some of the problems for which consumers ask the columnist for help. As resources use newspapers and magazines such as McCall's, Ladies' Home Journal, Changing Times, Good Housekeeping, or Family Living.

10. Find out what the following agencies have done in the past few months to help consumers: Federal Trade Commission, Food and Drug Administration, U.S. Department of Agriculture, Better Business Bureau, U. S. Postal Service, and local and state agencies.

11. Watch your local newspapers and listen to the radio and TV during your study of this unit. Report to the class any action taken by any of the protection agencies you study. Who brought a complaint or asked for action? What agency was involved? What action is being taken? How does that action help consumers?

12. Assume you are trying to help each of the persons below to be more effective consumers. What questions would you ask them? What advice would you give them?

    (a) Alma is in an expensive dress shop in a large city. The store has a dazzling array of dresses from the most exclusive suppliers. She remembers that a small store in her home town also has dresses in her size and they are more moderate in cost. She could go back home and buy from that store.

    (b) For a long time Keith has been saving money to buy a new stereo. He has $119 saved. A store in town advertises a complete set of stereo components for $198. Keith really would like to have the set.

    (c) The Rodriguiz family consists of the parents, a child age 10 and a child age 13. Mr. Rodriguiz would like to buy a new car this year. Mrs. Rodriguiz needs a new washer, since hers now is giving her a great deal of trouble. The children would like to have a bicycle and a radio. The family cannot afford all of these things at once.

INVENTORY ON CONSUMER PROBLEMS, RIGHTS, AND RESPONSIBILITIES

Instructions: Check the column that matches your thinking on each of the items listed below.

		Strongly Agree	Agree	Don't Know	Disagree	Strongly Disagree	No Opinion
1.	It is important to understand our economic system to be a good consumer.						
2.	The consumer cannot win in the marketplace.						
3.	Almost everybody has money problems.						
4.	If you have a problem in the marketplace, you can get help from the government.						
5.	The most expensive product is the best one.						
6.	Buying on credit is never good.						
7.	Special sales always save you money.						
8.	Elderly people who are poor have a big problem in stretching their money to buy all they need.						
9.	Minors--people under 18 years of age--are not an important factor in our marketplace.						
10.	Disadvantaged consumers cause their own problems.						
11.	The biggest problem of elderly consumers is that they cannot earn money anymore.						
12.	Minors should be held to contracts they make.						
13.	The consumer has the upper hand in today's marketplace.						
14.	Anyone signing a contract with a door-to-door salesperson should be given a grace period during which he/she can cancel the order.						
15.	Many marketing practices discriminate against the poor and the uneducated.						
16.	People who cheat consumers should be dealt with more severely than they are now.						

DOES THE CONSUMER HAVE A VALID COMPLAINT?

In each of these cases, does the consumer have a valid complaint? If so, where can he/she go for help? For those cases in which you think the consumer has a valid complaint, list the place(s) the consumer can contact for help if he/she cannot get satisfaction from the seller.

	Yes	No	Maybe	Where to Get Help?
1. A projector was brought home in a sealed box. When the box was opened, the projector had no control cord.	___	___	___	_____
2. The tread came off a retread tire at 85 miles per hour on the expressway.	___	___	___	_____
3. The salesperson said the gas mileage on the car would be at least 30 miles per gallon. It is only 20.	___	___	___	_____
4. The new car warranty was for 12,000 miles. After 5,000 miles, the car sways dangerously even at low speeds.	___	___	___	_____
5. The advertisement said "Now at $20," but the store said the sign should have read $30.	___	___	___	_____
6. A baby's pajamas have a label saying the pajamas have been treated with Tris.	___	___	___	_____
7. A bottle of medicine bought at a drugstore has a strange smell, and the tablets are crumbled and discolored.	___	___	___	_____
8. A company advertised, "Make money at home addressing envelopes. Send $10 for information." A consumer sent $10, has received nothing, and cannot get a reply to several letters to the company.	___	___	___	_____
9. A TV ad said that a product would cure colds. After taking the product for two weeks, you still have a cold.	___	___	___	_____
10. Smoke and soot from a factory are ruining the paint on your home.	___	___	___	_____
11. A new cosmetic you used caused a terrible rash.	___	___	___	_____
12. A store had a sign, "All sales final." A dress bought at that sale is so poorly constructed that most of a seam ripped out the first time the dress was worn.	___	___	___	_____

I. RIGHTS AND RESPONSIBILITIES OF ALL CONSUMERS

As a consumer, you have both rights and responsibilities. In the early 1960's, the President of the United States identified four consumer rights: the right to choose, the right to be informed, the right to be heard, and the right to safety. You have a right to information about products you want to buy. You have a right to be heard if something goes wrong. You have a right to safety. These four rights are the rights of all people in the marketplace.

Because you have rights, you have responsibilities, too. You cannot always expect fairness in the marketplace unless you do your part, too. What are your responsibilities? You should understand our economic system and your position in it, particularly your responsibility to make intelligent choices. You have a responsibility to find out about products. You should know what laws and agencies protect you. You should understand where to go for help when you have a problem. With your right to safety comes the responsibility to use products safely.

Some groups of consumers find it difficult to exercise their rights and responsibilities in the marketplace. The marketplace is cruel in many ways to the poor, the elderly, the persons who cannot read or who cannot speak English, and mentally and physically handicapped persons. People in these groups often face problems that are unique to their circumstances in the marketplace. We all need to understand our own consumer rights and responsibilities as well as to be aware of the problems that consumers with special problems face in the marketplace.

Rights of All Consumers

All consumers have a right to choose. Competition--the contest among sellers to win buyers for their products--gives them that right. A business firm cannot, by law, prevent other business firms from competing for buyers. If a firm does so, we say it controls the market--it keeps others from selling the same products.

Your right to choose is protected by law. No store can control the market legally. Anti-trust laws give the courts and the federal government the right to take action against a firm that attempts to control the market. No firm can force you to shop in its stores. You have a right to shop wherever you choose, and to choose among the products offered.

All consumers have a right to be informed. You have a right to know as much as possible about products and services before you buy them. Business firms must give you that information. A number of laws have been passed to protect your right to be informed. For example, the Fair Labeling and Packaging Act of 1966 requires a producer to state on a package what it contains, how much it contains, and who made the product. Such information helps you to be sure the product is what you want.

Consumers use credit to buy a large share of the products and services they use. Federal laws require business firms to tell you how much credit will cost you. The law gives you a right to know how much of what you pay is interest--the charge for buying on credit--and how much is the actual cost of the product. The firm must tell you what rights you have if you want to pay early or if you have to make a late payment. The Consumer Credit Protection Act, also called the Truth-in-Lending Act, protects your right to be informed about credit. If you buy something on credit and the seller does not tell you how much you will pay in interest, you have a right to ask for that information. The seller must tell you what the rate of interest is and exactly how much money you will pay in interest.

All consumers have a right to be heard. What if you have a concern or a complaint about a product or a service? You have a right to voice your concern to the store from which you bought the product. If you do not get satisfaction, you can take further steps. A Better Business Bureau, local consumer agency, a legal aid clinic, or a legal services office can help you. The state Office of Consumer Affairs or the State Attorney General's Office also can help. The federal government offers help through its Office of Consumer Affairs, the Federal Trade Commission, the Food and Drug Administration, the U. S. Postal Service, the Department of Agriculture, and a number of other agencies and offices.

Better Business Bureau--Better Business Bureaus are business-sponsored organizations. Business firms pay the cost of operating their offices. The BBB furnishes information about the reputation of local businesses. The agency helps with consumer complaints and tries to find a solution for a consumer problem with any business firm. If you have a door-to-door salesperson who comes to your house, you can call the Better Business Bureau. The BBB will give you any information it has received about the company that the salesperson represents. If you have a complaint about a product, and you cannot get help from the store or person who sold it to you, the Better Business Bureau will help you solve the problem. However, the Better Business Bureau can help you only after you have first asked the seller for help with the problem.

Local, State, Regional, and Federal Consumer Agencies--Consumer agencies on the local, state, regional, and federal levels also can handle problems for you. These agencies will give advice and try to help you reach a satisfactory solution to a problem. The regional office of the Office of Economic Opportunity, a federally sponsored program, can help you locate a legal aid office. Legal Aid Clinics give legal help to consumers who have an income below a certain level. In each state, the State Attorney General or the State Consumer Affairs Office gives help. If you have not been able to get help in solving a problem with a seller and you would like your problem investigated, you can call either one of those two offices. Your problem will be investigated and appropriate action taken. Check your local telephone directory or newspapers for the name of the office in your area. Most are located in the capital city of the state, but their telephone number may be listed in your phone book.

Federal Trade Commission--At the national level, the Federal Trade Commission controls false and misleading advertising. Recently, the FTC has required Listerine ads to quit saying that Listerine will prevent or help cure sore throats and colds. The FTC even has required the makers of Listerine to advertise that Listerine will not prevent or cure colds and sore throats. Corrective advertising--advertising that something is not true that was advertised before--is one way the FTC can help consumers. The FTC can take legal action against a company that advertises in a false or misleading manner. It has regional offices throughout the country from which you can get help.

Food and Drug Administration--The Food and Drug Administration (FDA) has the power to check all drugs on the market to see if they are safe. IF any drug is found to be harmful to the consumer, the FDA can order the drug taken off the market. In recent years, the FDA has required companies to take foods off the market that have certain dyes in them. One company has been required to quit claiming that its drug is "safer than aspirin." The FDA also has banned aerosol cans that have fluorocarbons in them. If you have bought a can of any product that sprays, such as deodorant or hair spray, check to see if it says on it "contains no fluorocarbons." If so, it is safe to use because it meets the requirements of the FDA. The FDA also has banned cyclamate, an artificial sweetener for food, because it was found to be unsafe.

The FDA requires all manufacturers to have adequate tests to assure that drugs are safe. They must report to the FDA any experiences they have with drugs, including any bad effects after the drugs are used. The FDA is one of the most consumer-minded agencies in the federal government. It has responsibilities for poison prevention, protection of consumers from harmful foods, food ingredients, and hazardous cosmetics and drugs.

U. S. Postal Service--The U. S. Postal Service offers help to consumers who have trouble with mail fraud. No business firm has a right to use the mails to cheat a customer. If you receive a mail-order catalog, order from it, and do not receive your order, you can ask the U. S. Postal Service for help. It will investigate for you and try to help you to get your order. If the company intended to cheat you by taking your money and not giving you the products, the Postal Service may be able to take legal action to try to help you to get your money back. If the company has disappeared, it is hard to get a refund, though. The Postal Service will help as much as possible.

All consumers have a right to safety. Laws on safety in clothing, drugs, foods, cosmetics, tires, toys, and many other products protect you. The Food and Drug Administration and others protect your right to be safe, as do the Consumer Product Safety Commission, Environmental Protection Agency, National Highway Transportation Safety Administration, and United States Department of Agriculture.

Consumer Product Safety Commission--The Consumer Product Safety Commission (CPSC) tests products that are available to consumers and rejects those that are dangerous. In recent years the CPSC has taken several toys that are dangerous to children off the market. Dolls that had sharp pins inside to hold the arms and legs were banned, for example.

The CPSC also banned the use of Tris (a chemical used in children's clothing to make the clothes flame-resistant) when Tris was found to cause cancer in animals. The CPSC has been active in testing all kinds of products for safety.

Environmental Protection Agency--The Environmental Protection Agency (EPA) of the federal government protects you by requiring business firms and consumers to protect the environment. For example, the EPA will not allow factories to pollute the air with smoke and fumes beyond safe levels. Neither can business firms dump their waste materials indiscriminately into the nearest rivers. If you see a business dumping wastes illegally, you can ask the EPA to investigate. If you think that some substance from a smokestack is harmful, you can ask the EPA for help, too.

National Highway Transportation Safety Administration--The National Highway Transportation Safety Administration is concerned with the safety of all consumers on the highway. The NHTSA sets standards for car makers and tries to make consumers aware of their responsibility for safety. For example, one law that the NHTSA enforces is the law that requires seat belts on all cars. The NHTSA recently warned owners of certain cars that the throttle might stick suddenly when the car was being driven. Consumers who have that problem were asked to write to the NHTSA so that the agency could investigate the problem. The agency also operates a toll-free Auto Safety Hotline to help consumers.

The United States Department of Agriculture--The U. S. Department of Agriculture (USDA) and the Food and Drug Administration both are concerned with food safety. The Department of Agriculture sets up standards for food that is shipped from one state to another. The USDA Food and Nutrition Service provides help to consumers through the food stamp program, special milk programs, and school food programs. In some states the Department of Agriculture of the state has the Office of Consumer Affairs as part of its organization.

These agencies are only a few of the dozens of agencies that work for your safety as a consumer. If you have a problem with any product you buy that leads you to think it is dangerous, you should report it to a local agency or one of these state, regional, or federal agencies. In that way you protect yourself and others.

These four rights--the right to choose, the right to be informed, the right to be heard, and the right to safety--are rights of every consumer. You should know your rights--and then you should do whatever you can to be sure they are protected. Ask for information, know the laws about your rights, and then expect business firms to obey those laws.

Protecting Your Rights

What can you do to protect your rights? You must take the responsibility of doing your part. Since you have only a limited amount of money to spend, you must try to get the best value for it that you can. How can you do that? There are some basic steps that you can take every time you enter the marketplace.

Shop for the best buys. That will mean that you will have to check the newspapers, the ads at the store, and the prices of the various products on the shelves. Finding the best buy on some products is rewarding but not easy. For example, if you can buy a 7-ounce box of cereal for 75 cents, a second box with 11 ounces for $1.05, and a third box of 15 ounces for $1.29, it is hard to figure the best buy quickly! The first box would cost you about 10.7 cents an ounce; the second box would cost you about 9.5 cents an ounce; and the third would cost you about 8.6 cents an ounce. Which is the best buy? The third one. Wouldn't it be hard to do all of that arithmetic in the store? For that reason many stores label their shelves with the unit price--the price for each ounce or each pound or each item. You can compare prices easier that way. If a business firm does not make that information available to you, you can figure it for yourself. You may consider finding another place to shop where you can more easily be sure of selecting the best buy.

Plan before you spend. In that way you will not waste money or time. One of the worst budget-wreckers for consumers is a lack of a spending plan. If you do not know what you intend to buy before you shop, you may find yourself buying all kinds of extras you did not intend to buy--and cannot afford. Decide what you will buy before you enter the store.

Check the labels. Read the advertisements. They may give you information that will help you to be better informed when you shop. If the advertisements do not give you helpful information, maybe the sellers are not being fair to you. An advertisement that says "9 ounces of Crest toothpaste, regular or mint flavor, 99 cents" gives you enough information to help you to decide whether that is a good buy. An ad that says only "super value, vaporizer, $4.99" does not tell you enough to know whether that vaporizer is a good buy.

When you buy, try to find the product that is best suited for your purposes. Check the merchandise you plan to buy to be sure you are getting a good product. Ask others who have bought that product about how good it is. Check such magazines as Consumer Reports or Consumers' Research Magazine to see how the products are rated by the agencies that tested them. Those magazines report the results of tests of products in laboratories of the organization that publishes the magazine.

By just following these few simple steps, you can protect your rights as a consumer. If you do your part, you may find that you can make better buys, and your money will stretch further. You will protect yourself--and you will get more for your money.

Eight Problems of All Consumers

A consumer is anyone who uses goods and services. All of us are consumers. What we want is almost unlimited, but the money we have is limited. Therefore, we all face many problems in deciding how to spend money to get the most from it. What are some of the problems that all consumers face?

1. *Should I buy now or later?* Since we usually buy more than one thing at a time, we must decide which goods and services are important to have now and which can be postponed. We have to choose which to buy if we do not have enough money to buy all of the things we want to buy. Postponing purchases takes will power. It is hard sometimes to avoid impulse buying, too. Buying on the spur of the moment is hard on the budget. Buy now or later--deciding is a major problem for most consumers.

2. *Which choice should I make, since I do not have enough money to buy all of the things I would like to buy?* A second problem for consumers is choice making. Consumers need to determine the difference between their wants and their needs. When a choice must be made, needs must come before wants. You may have a decision to make about whether to spend your money for a new record or for shoes to wear in gym class. You may want the record, but you need the shoes in order to pass physical education. All buying means making choices, but the choices are more critical when money is limited.

3. *Which one of the many products available to me should I choose?* Should I buy the blue shirt or the brown one? Should I buy whole wheat bread or rye bread? A ball-point ben or a felt tip pen? Our marketplace has a vast number of goods and services available to us. Large stores offer an especially bewildering array of choices. Every consumer must choose from among several different products. Smaller stores may carry fewer kinds, but still the choice must be made.

4. *Shall I pay cash or buy on credit?* Sometimes there is no choice--if you do not have enough cash and must buy the item, you must buy on credit. Credit is available for most things that we buy. Since some of the things we buy cost a great deal of money, credit may be the only answer. Not buying may be the only other choice. Credit costs money, though. A consumer who makes a choice to buy on credit should realize that the cost of the product is higher on credit. The privilege of buying on credit costs money.

5. *Shall I buy the most expensive, the least expensive, or one in between?* The number of goods available in the marketplace means many different prices. Some people think that the most expensive is always the best. Sometimes that is true--but sometimes it is not. The least expensive item may be the best buy--or the one in between may be. If you have enough money to buy an item of any price, this choice may be difficult for you.

6. *How much can I afford to save now in order to buy something later?* An item costs less when you pay cash for it. Thus, it is usually better to save your money until you can pay cash. You must decide how much you can save and still have money to buy for your current needs. A more important point may be the amount you will save if you postpone buying and pay cash later. Not only will you save the cost of credit, but you may be able to earn interest on what you save.

7. *If a product is on sale, should I stock up on it?* Sometimes special sales make it possible for a consumer to save money on some products he/she uses often. You must choose whether to stock up on the sale item. If you do, are you sure that it is something that will not go to waste? Do you have enough money to buy the other items you need?

8. *At which stores will I shop?* Since you generally have a wide selection of stores from which you can shop, you have several other decisions to make. Should you go downtown? to the shopping center? to a large store? to a small one? to one where you know the merchant? Your choice of a store may determine how much value you get for your money. In some cases it may be just as wise to shop at a nearby store that has higher prices as to travel a long distance to shop at a store with lower prices.

These eight questions are questions that every consumer must answer in the marketplace. The answers to those questions determine the value that you receive from your money. Since money is a scarce item, it pays to try to answer these eight questions in the best way possible.

For some groups of consumers, though, the answers to those questions are even more important. Those groups are consumers who are at a disadvantage in the marketplace for some reason. Elderly consumers, the poor, the physically and mentally handicapped, people who have a language barrier or who cannot read, and young consumers may have additional problems in the marketplace. How do their problems differ from those of all other consumers? What additional problems do they have that other consumers do not have? Next we will look at these special groups of consumers and see what special problems they have in the marketplace.

What have you learned in this section? Can you name the four rights of consumers? Can you list some responsibilities you have as a consumer with those rights? Can you name some agencies that can give you help as a consumer?

II. ELDERLY CONSUMERS

Objectives

Upon completing the activities for this section, you will be able to:

1. Describe problems that the elderly consumer may have that other consumers do not have.

2. Give two major reasons why the elderly often find it difficult to make their incomes stretch to meet their needs.

3. Describe a typical elderly person in our economic society and contrast that person with other consumers.

4. Describe the types of services available to aid elderly persons who live alone.

5. State the services provided by the Older Americans Act and its amendments.

6. Identify local agencies and services provided for the elderly in your town or area.

7. Identify two national associations for older persons.

Activities

1. Read pages 14-16 to learn about special problems many elderly consumers face.

2. Answer these two questions: To what age can you expect to live? When you are that age, what consumer problems do you think you will face?

3. Make a list of ten words you might use to describe consumers over 65 years of age. Put a plus (+) beside each term that is a positive word. Put a minus (-) beside each term that is a negative one. For each of the terms you used to identify an elderly person, identify a consumer problem that person would face in relationship to each term.

4. Invite several elderly persons to visit your class, or visit them individually at their homes. Ask them questions such as these:
   (a) What consumer problems do you and others your age and older have?
   (b) What are other major problems that older consumers have?
   (c) How has your life changed as a consumer since your retirement?
   (d) What agencies in our community are available to you as an older consumer for social activity, recreation, and assistance with problems?
   (e) What additional agencies do you think our community needs?

5. Evaluate a store in your community to see how easily an elderly person with a physical handicap could move through the store.

6. Study your home and decide what changes should be made if an elderly person were to live there. List the places you think they might have trouble--steps, narrow doorways, high cabinets and sinks, tall pieces of furniture, etc.

7. Plan typical meals you think an elderly couple might eat in one day. Figure the cost of that food. Multiply that figure by 30 to find the average cost of food for an elderly couple for one month. The average income in the United States of an elderly couple in 1978 was $9,309. Divide that figure by 12 to find the income per month. What percentage of their total income would your typical meals be? Check your library or with the local Social Security office to find the amount of an average Social Security check for an elderly couple.

8. Discuss problems you think elderly persons might have in purchasing food that would not be typical for all consumers.

9. List the types of jobs available in your neighborhood for an elderly person who would like to work.

10. Discuss whether our society should try to provide jobs for elderly persons.

11. Visit the local Meals-on-Wheels program. Interview an elderly person who participates in the program. Help deliver some meals for the program.

12. Help shop for an elderly person who needs this assistance.

13. Attend a meeting of the National Council of Senior Citizens or the American Association of Retired Persons. Discuss with members their consumer problems and what their organization is doing to assist them. If you cannot attend a meeting, interview a person who is a member of one of the organizations.

13. Study your school and identify problems an elderly person might have with steps, narrow doors, etc.

14. Visit a senior citizens center in your community.

15. Show the filmstrip: "The Elderly: Our Forgotten Society."

16. Draw a line across a sheet of paper. Along that time line, label your birth date, your age now, and the age to which the "average" person your age can expect to live. Discuss differences in yourself at those various times.

II. ELDERLY CONSUMERS

What problems do elderly consumers face that other consumers may not face? Many of them are not able to move as well as they could when they were younger. They may have problems with climbing stairs, clothes that are hard to fasten, and transportation. They may find it difficult to walk far, and it may be hard to get into cars and buses.

Picture yourself at the age of 78. You live on a fixed income--you have only your savings and your income from a pension or Social Security. You have added expenses for medicine and other items that you did not need when you were younger. You buy less food than you did when you were more active and working full time. Food prices keep going up, though, so you find yourself spending more on food and eating less. You try to buy food that costs less to make your money stretch. You earn less than half of the amount you earned when you were working full time. In a recent year, your income, if you were "average," was $7,500 a year. The average household in the United States, on the other hand, earned $16,100 a year.

If you are not an "average" elderly person, you may be poor. One of every four elderly persons is poor. You may have some crippling handicap that makes it hard for you to travel or shop or manage your own home or apartment. If you cannot earn any more money to buy the things you need or want, shopping is no fun.

You are not alone. About 22 million people in the United States are like you. Some are not as old as you, and some are still able to work and earn a living. Some are still in good health, so they do not have to spend money on medicine. Some can still drive a car and travel just as easily as they did when they were younger. Some have almost as much money to spend as they had when they were working full time. Others are really poor.

Do you find it hard to imagine yourself as an old person? About one out of every ten people in the United States is over age 65. These elderly people have some problems that are unique to them. Other problems they have are similar to those of all other consumers.

Even though it is hard to imagine yourself as over 65, try to put yourself in that place. As you look at the problems of the elderly in the marketplace, imagine yourself in their position. What problems do they face? How can we help them with their consumer problems?

Should I buy now or later? Which choice should I make, since I do not have enough money to buy all I want to buy? These questions are common to all consumers, but they are especially significant for the elderly. One major difference that affects their answers to these questions is their fixed income. The elderly cannot count on increased income as prices rise.

Which of the many products available should I choose? The elderly may be more restricted in their choices since travel for shopping may be difficult for them. Many cannot drive any longer. They may not have enough strength to walk long distances to stores. Sometimes they are forced to shop at the stores nearest their homes. Those stores may not have the best selection of products for them. They may not be able to afford some of the products and services they could buy when they were working full time. Even if they could afford them, they may not be able to go to stores that carry the products they would like to have.

The elderly may be more prone to accidents, too. The problems of safety are particularly real if a person is slowed by age, is less able to move freely, or must walk with a cane or a walker. Shopping may be hazardous if the person has difficulty with stairs, escalators, and doors.

Too often older persons are not aware of where to go for help. Community agencies are given the task of helping in whatever ways they can. If older persons do not know about those services, though, they will not use them. Help now ranges from home nursing to mobile meals, telephone calls to those living alone, and day centers.

The Older Americans Act of 1965, which was amended in 1978, provides many kinds of help to older persons. It provides funds for establishing and strengthening agencies for the elderly. Many of these agencies assist the elderly as consumers. Legal aid, library services, nutrition service, transportation, homemaker service, and employment counseling are all available under the Act.

State and local agencies also may provide assistance in shopping. For example, an elderly person can call the local Office on Aging to arrange for travel to stores or to have someone do shopping for him/her. Under the Older Americans Act, local agencies are located in each area with a population of 100,000 or more. If your city or county has 100,000 residents, you probably have an agency under the Older Americans Act. Counties with less than 100,000 persons can join together and share an agency.

If you check your phone book or that of a larger city near you, you will find such agencies as Senior Citizens Home Aid Service, Senior Citizens Information and Referral Service, Senior Citizens Bureau, and Senior Nutrition Program. Most of those services are furnished by programs sponsored by the federal or state government.

Many older persons are not ready to retire. They are still very active and would like to have a job, even though they may be past 65 or 70 years of age. Some have been forced to retire from jobs that they have held for years. They still need the income to live in a time of inflation, though. Finding a part-time job or a temporary job for an older worker is the task of such agencies as Mature Temps, an organization formed for that purpose. The Administration on Aging also publishes information about jobs and volunteer work available to the older person.

For elderly persons who are not able to stay alone because of illness, some cities now have day centers. These centers furnish nursing care and physical therapy during the day. At night the person returns home where a family member cares for him/her. Vans are used to move persons between their homes and the center. The day care center concept makes it possible for an elderly person to avoid going to a nursing home permanently. Another advantage is that day center care can cost less than being in a nursing home or having a nurse in the elderly person's home during the day. The day centers are a new idea, and not many are in operation yet.

Loneliness may lead to poor nutrition of the elderly. Many people who live alone find it hard to force themselves to eat the right foods. Some are not able to shop and prepare food. Home-delivered, nutritious meals are available in many communities. Meals on Wheels is a program that delivers a hot meal each day to an elderly person living alone. At the time the hot meal is delivered, a cold meal is left for the evening meal. The person pays for the meals, but the charge is based on ability to pay. The meals can be bought with food stamps, too.

The nutrition program authorized by the 1978 amendments to the Older Americans Act is designed to provide meals to elderly persons who need help. The nutrition program provides for group meals as well as home-delivered meals. The group meals may be prepared in a school cafeteria, church kitchen, or community agency. Senior clubs may hold meetings and serve a meal. The group meals help an older person keep in touch with others by encouraging them to travel to the center each day. The social activity helps the person to make new friends and stay active and interested in the outside world.

National associations have been organized especially for older persons. Two of the largest are the American Association of Retired Persons (AARP) and the National Council of Senior Citizens (NCSC). Local chapters (for which the membership fee may be only $2 or $3 a year) hold meetings for discussions and learning. The national associations offer programs for buying medical supplies at a lower cost than would be possible for most consumers. AARP operates eight pharmacies in the United States from which its members can order medicine. They offer programs in which members get reduced rates on hotel and motel rooms and rental cars for travel. The national organization is very active in trying to get laws passed to help elderly consumers, too.

Check yourself. Can you describe some characteristics of the elderly? How many elderly people (over 65) do we have? What are some special problems they have as consumers? What special services are provided to them under the Older Americans Act? Name two associations organized for older consumers. What services do they provide?

III. POOR CONSUMERS

Objectives

Upon completing the activities for this section, you will be able to:

1. Describe characteristics of poor consumers that cause them to be disadvantaged in the marketplace.
2. List major problem areas for the poor in money management.
3. Define discretionary income, informal debt, the poor, and the nonpoor.
4. List problems caused by having very little discretionary income.
5. Identify reasons why credit is often a greater problem for the poor than for the nonpoor.
6. List ways that the poor can make better choices in their spending and explain why they may not be able to make better choices in those ways.
7. Contrast personal characteristics and lifestyles of the poor and the nonpoor.
8. Describe ways the poor may be cheated by a dishonest salesperson.
9. List ways of helping to solve the problems of the poor in the marketplace.

Activities

1. Read pages 19-22 to learn about the problems of the poor in the marketplace.
2. Discuss the following case study:

   Mr. and Mrs. Jones have three children, ages 10, 13, and 15. The family has talked about getting a new television set. Connie, who is 15, wants a new winter jacket. Bruce, who is 10, is supposed to have some gym shoes for school. He also would like to have a bicycle. The school nurse has sent a note that Dave, who is 13, may need glasses. After figuring all of their expenses for the month, the family has only about $40 after buying the necessities. How should they spend that $40?

3. List sayings that illustrate how people live with money. Examples are "live from day to day," "live from paycheck to paycheck," "always in debt." Evaluate those sayings in terms of poor consumers in our society.

4. Suppose all of these items were desirable for a family: clothes, checkup with a doctor, trip to the dentist, down payment on a TV, life insurance payment, a college education for a child, a payment on a used car, toys for the children, and furniture. Arrange them in the order you probably would buy them if you were a poor person. Why do you think you would arrange them in that way? Do you think that poor people have different values from people who have enough money to buy most things they want?

5. Choose five grocery items that come in many sizes. Select one brand in each category and record the sizes offered and their prices. Figure the price per unit for each size. Which size is actually the best buy? What might limit the poor from purchasing the size that is least expensive per unit?

6. Plan some low-cost nutritious meals. Prepare one at home or school.

7. List all of the absolutely necessary expenses for (1) a poor family with a mother, father, and two school-age children; (2) an elderly person who is poor and who lives alone. Discuss your lists.

8. Discuss what your life would be like if you were an independent adult, living in your neighborhood and too poor to own an automobile. Describe the problems you think you would face.

9. Discuss how a lack of money can affect a person's attitude toward life.

10. Analyze how your family spending habits would change if your income were to become significantly lower.

11. Invite a legal aid society representative to talk to your class about the legal problems of the poor.

12. Invite a representative from a credit counseling service to talk to the class about credit problems of the poor.

13. Role play a marketplace "bait and switch" scheme in which the consumer is poor.

III. POOR CONSUMERS

Imagine yourself as a poor consumer. You generally have a lower education level than the average person. You do not own an automobile because you cannot afford it. You may have poor health, because you do not have the money to buy the food you need and to get the medical care you should have. Even if you had the money, you would not know how to plan the kinds of meals you should have.

The poor have consumer problems in two major areas: budgeting and purchasing. A big problem is that although they have many of the same needs as the nonpoor, they do not have the level of income and the stability of income to keep their spending down to their earnings. They just do not have enough money to go around. They must spend about 70 percent of their income for necessities--food, clothing, shelter, and the minimum of health care and taxes. Average nonpoor families spend a smaller portion of their income for those needs. The poor often must buy the cheapest or lowest quality of goods. The nonpoor, on the other hand, can afford better food, clothing, and shelter; they do not have to buy the cheapest to make ends meet.

What problems do poor families or individuals face as a result of having so little discretionary income--money left over after buying the necessities? First, they do not have money for emergencies. They cannot afford medical care even if they are sick. They avoid trying to get legal help when it is needed. Second, increases in the cost of food or housing are disastrous to the poor. So much of their income is spent on necessities that a rise in prices affects them even more than other people. Third, it is almost impossible for them to have any luxuries. They are tempted to go into debt and use credit just to have even a few of the "nice things of life." The poor do not have any savings. They must use credit, sell something, or do without necessities to have money to buy extra items. The nonpoor, if prices rise, may use their savings to buy those extras; the poor cannot, because they have no savings.

Sometimes people believe that the poor are in debt to a greater extent than the nonpoor are. The poor do not use credit more than the rest of the people. The amount of their debt, though, is a larger percentage of their total income. Even though the amount is less than for a nonpoor person, the percentage is greater. Another difference between the poor and the nonpoor is that the poor tend to use informal debt more. Informal debt is the use of credit just for a short time, without a written agreement about it. For example, a grocery store in a poor neighborhood may allow families to "charge it" when they buy groceries. Those consumers then are forced to shop at the stores that give them credit. They often cannot save enough to pay their debt and shop somewhere else.

Part of the problem for many poor people is that their income varies more than the income of the nonpoor. For many poor families, the head of the family is not able to find work for the entire year;

he/she may work only part of the year. The head may be laid off more than other people. As a result it is hard for them to plan their spending in the best way.

Why do they not spend their money as carefully as they might? They may not know all of the ways they can protect themselves in the marketplace. If they do not buy newspapers, they cannot read the information given there about how to buy. Newspapers often carry columns of advice to consumers, telling them how to get the best buy for their money. The poor often do not see that advice. Many of the poor are among those who have lower education levels than others. They may not have had the opportunity for schooling that would help them to be better consumers--or they may have turned down that opportunity.

They may not be able to shop in the places that will save them the most money. The poor are less likely to own a car. Public transportation may not take them to shop at places where they could save the most money. The downtown area where they live may not have supermarkets. Public transportation may not be available to suburban shopping centers, where the supermarkets and discount stores are. Public transportation, too, would cost them part of their already small income.

The poor may shop in their own neighborhood because they <u>want</u> to shop there. They feel more comfortable in their own neighborhood. Shopping there may be a way of social life, too. They can see their friends, talk with them, and buy from clerks they know.

Nearly every purchase for a poor consumer is a necessary and urgent one. They cannot save--there just is not enough money left after buying the necessities. Because they cannot save, they cannot take advantage of special sales. Quantity purchasing--buying in large amounts because the price per unit is lower that way--is a way to save money. You may pay less per ounce by buying a five-pound box of detergent than if you buy a small one-pound box. If you have only enough to buy a one-pound box, though, you cannot take advantage of that savings.

In many cases, the poor must buy from merchants who will wait for their money. One of the real problems of many poor consumers is being forced to stay in their own neighborhoods to shop. The small neighborhood stores usually charge more than bigger stores in larger communities. The poor consumer, too, may be forced to shop where credit is available.

Credit becomes an expensive but necessary cost for the poor. Since they cannot save money for large purchases, they use credit. Because they are poor credit risks, they pay the highest interest rates. Those interest costs reduce the amount of money they have left for necessities--and their problems multiply.

The major cause of problems that the poor face is their low income. However, their lack of stability in income, their lower educational level, their lack of transportation, and their inability to use consumer information in ads and newspapers are part of the problem, too. Sometimes they are criticized because they do not seem to want to spend their money in ways others think they should. However, they have fewer choices in spending, since their income is low. Just the necessary items take most of their income. An emergency can cause the poor family or person to go into debt with no hope of getting out of debt. Many just lose hope.

In some cases, the poor are less likely to get good value for their money. If they buy on credit, they will pay more than for cash. In some cases a dishonest person may take advantage of them. What are some ways in which they are less likely to get full value?

The poor may fall for the trap of getting a "special low price." They may fall for the schemes of dishonest door-to-door salespeople. Those persons may charge far more than a local business would charge. In some cases, the price may not be so high, but the quality of the product may be poor.

The poor also may be the victim of "bait and switch" schemes. A bargain is offered. The salesperson then convinces the consumer to take another item in its place at a higher price. The "switch" may be selling the lower-priced item to the consumer. The consumer may not be aware that the second item offered is more expensive than the first item, and that the intent of the scheme is to make him or her spend more. Since the poor are less likely to shop around than the nonpoor, they may be more likely to fall for a scheme like "bait and switch."

Dishonest salespersons may find a poor consumer, especially an elderly person, easy to victimize with threats or fear. They may convince consumers that their furnace or stove is "dangerous," or that their roof will leak if something is not done immediately. The poor are especially hurt by such schemes, because they may spend every penny they have on the scheme. Because the poor often make small payments on the items they buy on credit, a dishonest salesperson may convince them to make payments long after the item has been paid for. Part of the problem in that case is a lack of education on the part of the consumer, as well as their being poor. Only a very small percentage of salespersons are dishonest and willing to trick the poor, especially the elderly poor. However, just one dishonest salesperson can be disastrous to a poor person or family struggling to stretch a little bit of money as far as possible.

What are the solutions to the problems of the poor in the marketplace? One solution, for those who cannot work, is to provide them with an income that keeps up with inflation. If they cannot work, the poor can be given enough money to live on. Our welfare programs are an attempt to do that.

A second solution, for those who cannot earn enough to move out of poverty, is to supplement their income. Some, in spite of trying, just cannot manage to earn enough. Some are disabled or ill or elderly and cannot work full time. Giving them an additional income can help them to remain independent.

A third solution is to help the poor to move out of poverty. Job training programs are an attempt to do that. People need training for a job that provides adequate income for their needs. They must be convinced, though, that they do not want to go back to being poor. They must

be given the incentive to continue in their new work when their training is ended. They need to know more about the marketplace, so they can stretch their money. As part of their training they should learn about money management. Books and newspapers can help, if the poor read them. Books may cost too much--and libraries may not be a part of their lives. Radio and TV can help.

The education solution would be the best solution. Such programs make it possible for those who are poor and able to move into jobs that pay enough to move out of poverty. All three programs are needed, though, because not all poor consumers can benefit from job training programs and other educational programs.

For the poor, money problems may seem endless. They can see no way out of their dilemma. If they could save, if they could stock up on good buys, if they could shop outside their neighborhoods, if they could get a better job, they would be better off. All of those "ifs," though, make a big difference--there is no easy way around them.

How much of their income do the poor have to spend just for necessities? What added problems as consumers do the poor have? What are some ways to help the poor solve their consumer problems?

IV. HANDICAPPED CONSUMERS

Objectives

Upon completing the activities for this section, you will be able to:

1. Define a handicapped person according to the definition given in the Rehabilitation Act of 1973.
2. Identify consumer problems for handicapped persons and ways in which those major problems can be solved.
3. Name laws that have been passed to give help to handicapped consumers.
4. Describe ways that states and communities can help handicapped persons be more independent as consumers.
5. Describe problems that mentally handicapped persons can have in the marketplace.
6. Name ways in which all persons can help handicapped persons cope with the marketplace.

Activities

1. Read pages 25-27 to learn about the problems that physically handicapped and mentally handicapped consumers face in the marketplace.
2. Survey your local shopping area. Could a person in a wheelchair or on crutches move easily? Would steps be a problem? What obstacles are there for the physically handicapped? What helps?
3. Discuss research findings that show that a mentally handicapped person who loses his/her job usually does not lose it because he/she cannot do the work well. The reason usually is a behavior problem. How can we help to solve that problem?
4. Discuss ways in which your community could make it easier for mentally handicapped persons to live and work in the community. Are jobs available to them? Where, and what kinds of jobs?
5. Find stories in books, magazines, or newspapers about physically and mentally handicapped persons who are successfully coping with independent living (Examples are The Other Side of the Mountain, Joni, and Butterflies are Free).
6. Design an apartment for a physically handicapped person who must wear braces and walk with crutches. Aside from elimination of steps, what other alterations would be needed?

7. Evaluate floor plans and pictures of room interiors that you find in magazines and books to determine how appropriate they would be for a handicapped person in a wheelchair.

8. Analyze a study by the U. S. Department of Labor that showed that persons with epilepsy had slightly better safety records than other workers. The study found that persons with epilepsy are reliable and conscientious workers who often rate better in job performance, attendance, safety, and job stability than nonhandicapped co-workers. What implications does that study have for all of us and for all handicapped persons who are trying to be self-supporting?

9. Interview people with physical handicaps about problems they encounter in the marketplace.

10. Accompany a physically handicapped person on a shopping trip and observe the problems he or she encounters.

11. Borrow a wheelchair and experience the problems a handicapped consumer would encounter in travel and shopping.

12. Sponsor a "Handicapped Consumer Awareness Day." Travel through your shopping area in a wheelchair to see what problems a handicapped person would encounter. Try to make everyone aware of the need for buildings, sidewalks, elevators, and other facilities to be designed to help the handicapped consumer in the marketplace.

13. If your school has a building trades program, visit a house under construction by one of the classes and evaluate it as a home for an elderly or a handicapped person.

14. Assume that you have a physical handicap. What problems would you have if you were blind and needed to get a drink of water, had only one arm and must sharpen a pencil. Role play the problems you would encounter.

IV. HANDICAPPED CONSUMERS

Who are the handicapped? The 1974 amendments to the Rehabilitation Act of 1973 define a handicapped person as one who (1) has a physical or mental problem that substantially limits one or more of that person's major life activities, (2) has a record of such a problem, or (3) is regarded as having such a problem by those who have an effect on that person's chance to secure, keep, and advance in a job.

About 11 million adult Americans have physical handicaps. Another 3½ million are mentally handicapped, although about 90 percent of them have mild retardation. Physically and mentally handicapped persons face many problems as consumers.

Problems of Physically Handicapped Consumers

Physically handicapped consumers share the problems of all other consumers, plus some additional ones. Transportation to the marketplace may be a problem. If the person is disabled, he or she may not be able to drive or travel easily by public transportation. Some community agencies provide special transportation for handicapped persons. Many of those programs are funded by the local, state, or federal government. Volunteers may help to provide transportation for needed trips.

Finding appropriate housing may be a major problem. Ramps, wider doors, lower counters and furniture, and specially built appliances and furniture are important to a physically handicapped consumer. In finding housing and furniture, the type of handicap the person has must be considered.

Purchasing clothing is often a challenge to the handicapped consumer. Clothing that allows the consumer to dress independently and that is also comfortable and attractive is not often readily available. A few manufacturers throughout the country produce clothing that has the special features that make it possible for handicapped persons to be more independent. Because the market for those clothes is somewhat limited, most stores do not carry them. The clothes are usually available by mail order and are expensive, compared to clothing for the non-handicapped.

Handicapped persons in wheelchairs may face other problems in the marketplace. Can a person seated in a wheelchair reach a public pay phone? In many communities, the phones are too high. Are doors into buildings wide enough for a person in a wheelchair? Do steps, sidewalks, and drain covers on the streets and sidewalks make it difficult for a person to travel in a wheelchair? Laws passed recently require buildings and sidewalks to meet certain standards. New buildings and sidewalks must be constructed so that handicapped persons can easily enter and move through them. When older buildings and sidewalks are remodeled, they must be made accessible to handicapped persons, too.

Seeing merchandise is a problem for many handicapped consumers, particularly those in wheelchairs. Counters may be so high that it is difficult for them to see the goods. If aisles are narrow and display racks are close together, they may not be able to move about to see the products.

Laws have been passed to help physically handicapped consumers to be independent. In September of 1978, laws were passed giving mass transit companies, such as bus, railroad, and airlines companies, three years to change their facilities to make them easier for physically handicapped persons to use. Buses must have special wheelchair lifts. Subways must have elevators and platforms built to a level that wheelchairs can enter the subway.

Through the federal government's Department of Housing and Urban Development (HUD), help is given to handicapped persons in paying rent for their apartments and homes. If the handicapped persons have incomes below a certain level and are able to live independently, that financial help allows them to continue to be independent. Otherwise, they might be forced to continue to live with their families or others who can help them.

A number of states provide small group homes for those persons who have become disabled and need to move gradually to independent living. Under the guidance of a staff person, the disabled person can learn to cope. As the handicapped person learns to manage a job and a home, he/she moves out to live independently in an apartment or house.

If you have ever had a broken arm in a cast, you may remember how helpless you felt at times. If you have ever been on crutches or in a wheelchair, you know how hard it was to get around. You had an advantage--you knew it was only temporary. The physically handicapped person must learn to live with the handicap. It will not end soon.

Physically handicapped persons generally want to live independently. They need changes made in doorways, walkways, or stairways, but they can manage on their own. Disabled persons live alone, are able to work at many varied kinds of work, and are actively involved in all kinds of activities. The worst problem they may face is a lack of understanding from others. Others may not think they can cope, and they may not be willing to give a disabled person a chance. Perhaps one way everyone could be of help to a physically handicapped person is to try to understand what they can do and want to do, in spite of their handicap. Then we can avoid being an additional handicap to that person because of our lack of understanding. Our lack of understanding is their biggest problem.

Problems of Mentally Handicapped Persons

Some problems may be unique to the mentally handicapped consumer. For example, the mentally handicapped person who shops in the marketplace may find the mass of noises, the hurry and scurry of traffic and people, and the confusion of a typical shopping area confusing. Mentally handicapped persons who are just learning to travel alone by public transportation sometimes have problems.

Perhaps the most serious problem that a mentally handicapped person encounters in the marketplace is the attitude of others. A mentally retarded person may be able to reason fairly well. However, others often regard them as not able to handle problems and do not give them the understanding they need. If a mentally handicapped person becomes confused by the rush of a store, given time, he/she may be able to cope.

Mentally retarded persons may need training in the route to take to and from the marketplace. However, they can learn to travel alone. They can memorize their route and can learn how to use public transportation. If they can travel, they can hold jobs in the community and can earn their own way. Sheltered workshops, which furnish employment for the mentally retarded, are a community agency that helps them. Through the workshop, a mentally handicapped person can learn a skill and earn money.

The problems that a mentally handicapped person faces in the marketplace are similar to those faced by any other consumer. However, the mentally handicapped person has few resources for solving problems. He/she often has less money to spend than other consumers. Deciding which product or service to select from among the vast array in the marketplace is often bewildering to the average consumer. It can be even more perplexing to the mentally handicapped consumer.

Mentally handicapped persons increasingly are being moved out of large institutions and into communities. By living in a home under the guidance of an agency, they learn how to manage their money, take care of their own home or apartment, and hold down a job. The types of homes range from closely supervised homes to "halfway houses" and independent apartments.

Mentally handicapped persons have proven that they can cope with living on their own. Some may find that they must cope with problems at a slower pace. With understanding from merchants and other consumers, they can make decisions in the marketplace and handle their own money well.

Now review what you have learned about handicapped consumers. What problems do physically handicapped people have that are different from those of other consumers? What added problems do mentally handicapped consumers have? What is the most difficult problem of handicapped consumers?

V. COMMON TRANSPORTATION CONCERNS OF CONSUMERS WITH SPECIAL PROBLEMS

Objectives

Upon completing the activities for this section, you will be able to:

1. Describe reasons elderly and handicapped persons may have transportation problems.

2. Identify problems with public transportation that may make it impossible for elderly, handicapped, and poor people to use that way of traveling.

3. Describe suitable forms of transportation for elderly and handicapped consumers.

4. List some community transportation services furnished for elderly and handicapped consumers.

Activities

1. Read pages 30-31 to learn about common transportation concerns of consumers with special problems.

2. Analyze a residential neighborhood in your town or in a town near you. How close is the neighborhood to the largest stores in your town? Suppose that a number of elderly and handicapped persons who have transportation problems lived in that neighborhood. Would they have trouble traveling to the shopping areas, particularly those in which the largest stores are located?

3. Study this information: A recent survey of a 15-county rural area found that the average annual income for an elderly household was $3,500. (A non-farm family of four with an income of less than $6,200 a year is defined as living in poverty.) The study also showed that the most needed service among those surveyed was "transportation or a van or bus service." An elderly household on the average had $87 a month left after the food, medicine, rent or mortgage payments and utility bills had been paid. What kinds of transportation service do you think would be practical for people living in that rural area?

4. Determine types of transportation available in your community for a person who does not drive a car.

5. Design a transportation system that you think might work for the elderly and handicapped people in your community. What kinds of travel would you use?

6. Volunteer your services to a program that provides rides for elderly and/or physically handicapped persons.

7. If your town or a nearby town has bus service, study the bus lines and answer these questions:

   a. Is bus service available to downtown, shopping centers, hospitals?

   b. Are the fares for the elderly the same as for other passengers?

   c. Are there shelters at the bus stops to protect passengers from the bad weather? Are they enclosed in glass to make them safe for people waiting for a bus?

   d. How late do the buses run in the evening?

8. Investigate whether special transportation services for the handicapped and elderly are available in your community. Does your community have "dial-a-ride," special vans from community agencies, volunteer workers furnishing rides, etc.?

V. COMMON TRANSPORTATION CONCERNS OF CONSUMERS WITH SPECIAL PROBLEMS

Concerns About Travel

What kinds of transportation problems do the elderly face? Many cannot drive because of medical problems. If they have a hearing loss, poor eyesight, or slowed reactions and movements, they may not be able to drive. Some just cannot afford a car. Their insurance may be much more expensive, and the cost of the car is too high for their limited incomes. Some cannot pass the rigid driving tests given to elderly drivers by some states. Consequently, the elderly frequently must rely on public transportation, walking, or rides with others for their travel needs.

Public transportation can be difficult, however. If they must wait for a bus or taxi or subway, elderly persons may get too hot or cold, tired, or afraid. Steps are a problem. They are afraid of falling, and steps are hard to climb. If the bus or subway starts and stops too quickly, they might fall. They may be afraid of being confused on directions for changing buses, trains, or planes. The rush of the terminals is frightening to many.

For the physically handicapped person, transportation poses special problems, too. Like the elderly, the physically handicapped may not be able to climb steps, walk long distances, or wait long for a ride. Persons in wheelchairs may find they cannot use most forms of transportation easily. Many physically handicapped persons need door-to-door service. Specially equipped buses or vans with wheelchair lifts are a big help. If those buses or vans have special seats which allow room for the handicapped person to get in and out, he/she can travel much more easily.

Situations that are hard for the elderly and the physically handicapped may be almost impossible for the mentally handicapped. Trying to cope with impatient passengers, unclear or hurried directions, and the rush on buses may make it worse. Many agencies working with handicapped persons organize special programs to teach travel skills. A mentally handicapped person who is guided on a trip a number of times can learn to make the trip on his/her own. It takes time, and some extremely handicapped persons may not be able to learn to make the trips alone. Many, though, can learn to travel alone to and from work and school.

Services for Consumers with Special Problems

Through special programs, communities can provide special transportation services for the elderly, physically handicapped, or mentally handicapped consumer. These services are often furnished through government programs for special groups of consumers. Some programs use volunteer workers to help to carry out the transportation services. Others have full-time workers.

Dial-a-ride programs furnish cars, vans, or buses for riders. An elderly or handicapped person can call and reserve a ride on special buses or vans. Sometimes the regular buses used by the bus lines are routed past senior citizens' housing so they can have bus service. In some communities, a volunteer may travel to certain areas of town and give rides to elderly persons. A local agency may serve as a clearinghouse for matching riders with rides. Usually the volunteer services are small in size. They serve only a limited number of persons, and they probably will serve only those who are able to walk and who do not have any other way of traveling.

A number of communities across the country have programs that use vans. They are less expensive than buses, and they are more comfortable for riders. Some vans operate on fixed routes and schedules. Riders are expected to be at a pick-up point, be able to recognize the correct bus, and pay the fare.

The ideal service for elderly or handicapped consumers who have no other transportation is door-to-door service on which they can call for a ride. A bus or van will pick them up at their home, take them to an appointment for which they need the ride, and take them back to their home. That kind of plan is harder to operate because it takes a great deal of planning. Most programs of this type now operating in the United States are small. A large share of them use only about a dozen buses or vans. Many are operated in suburban areas where there is no other way of traveling. Some do not charge for their services; others charge a small fee.

Funds for setting up transportation systems for the elderly and handicapped are available from the Department of Housing and Urban Development (HUD) and the U. S. Department of Transportation (DOT). State and local agencies and governments also may have funds for such purposes. The federal Department of Health, Education, and Welfare (HEW) has programs for transportation services for the elderly through the Social Security program, the Administration on Aging, and the Public Health Service.

In some communities private agencies and organizations also furnish money for transportation services for special groups of consumers. In others, private business firms support transportation systems for the elderly and the handicapped.

One of the problems in furnishing transportation services for the elderly and the handicapped is making them aware of the services available to them. In some communities, it is hard to keep in touch with those who need the services. Senior citizen centers, workshops that furnish jobs for handicapped persons, and social welfare agencies make their clients aware of the services they can use.

Review what you have learned about handicapped consumers. What problems do they face in travel because they are handicapped? What would be an ideal transportation system for them? What agencies help to furnish services for them?

VI. NON-ENGLISH SPEAKING AND NONREADING CONSUMERS

Objectives

Upon completing the activities for this section, you will be able to:

1. Identify persons for whom language may be a barrier in the marketplace.
2. Describe consumer problems a non-English speaking person may face in the marketplace.
3. List the actions a person with a language barrier may take to avoid some of the problems he/she faces in shopping.
4. Identify the types of consumer information not available to those who cannot read.
5. Identify problems that may arise as a result of a consumer not being able to read.

Activities

1. Read pages 33-34 to learn about the problems that nonreaders and persons with a language barrier face in the marketplace.
2. Think back over the last week and list the kinds of reading you had to do in order to do even simple tasks (Examples: read a road map, read a label on a bottle of medicine, read a telephone book, read advertisements). Which of these tasks were related to your role as a consumer? How would you have been affected as a consumer if you had not been able to do those tasks?
3. Discuss the following questions:
   a. If persons who did not speak English moved into your community, what problems would they have as consumers?
   b. What differences do you see between the consumer problems of low and upper income non-English speaking persons?
4. For the election of November, 1978, a federal law provided help at the polls for voters who do not read English. Bilingual ballots or translators were provided in districts where more than 5 percent of the population speaks a language other than English. Can you name other actions that we can take that will be of help to non-English speaking persons in other responsibilities besides voting?
5. Visit an educational program or an organization that has persons who are limited in their knowledge of English or who do not read. Interview the participants about their consumer problems.

VI. NON-ENGLISH SPEAKING AND NONREADING CONSUMERS

Have you ever thought what it would be like to go into a store and not be able to read any of the signs or talk with anyone in the store? Imagine what it must be like for a person who cannot read or who cannot speak the same language as the clerks in a store. Such consumers often are limited in their skill in buying and getting their money's worth because they cannot use the information available to them in the marketplace.

Consumers with a language barrier usually are also poor. Even those who have enough money to buy all of their necessities and many of the extras may have some problems in getting their money's worth.

What special consumer problems do those persons with language barriers face? Sometimes they are limited as to where they shop. They may be afraid to shop in a strange area. They may prefer to stay where they can be sure the merchants know their language. They may find that they cannot buy the products that fit their culture in other stores. In areas away from their homes, they may find that the merchants do not stock the products they prefer.

Consumers with language barriers may find that prices are higher in businesses in their neighborhood than in other places. If their neighborhood stores are small, they may find the selection is limited. However, it may be easier for them to get credit from a neighborhood merchant who speaks their language. Unfortunately, if they must use credit to buy what they need, they must pay higher prices. Further, they may be prevented from doing business with other business firms if they owe the small neighborhood merchant.

Because of the language barrier, persons who do not speak English may be victimized by dishonest salespersons. Although laws have been passed to protect consumers, many are not aware of that protection. For example, by law a person who buys from a door-to-door salesperson must be given three days to decide whether or not to keep the product. Persons with a language barrier often do not realize that. They may be pressured to buy a product from a salesperson. If they really do not need or cannot afford that product, they may not know how to back out of the agreement. Persons with a language barrier may be more likely to become victims of bait and switch schemes, too.

It may be difficult for a person with a language barrier to get the information he/she needs to make the best choices in the marketplace. We depend to a great extent on labels, tags, signs in stores, and information on boxes and packages to tell us what we are buying. Can you imagine the problems you might have if you could not use that information?

Nonreaders with a language barrier also encounter problems in buying on credit since they cannot read the contract. Consequently, they are frequently unaware of the rights and responsibilities they have in written contracts.

How do nonreaders and persons with a language barrier cope with the problems they have in the marketplace? They shop where they know the merchant. They may in a few cases ask for help in getting information in the marketplace. However, too many just try to do the best they can with the limited information they can get.

Review what you have read about nonreading consumers and consumers with a language barrier. What problems do nonreaders and non-English speaking consumers have that are unique to them? What kinds of services do they need to help them to cope in the marketplace?

VII. MINOR CONSUMERS

Objectives

Upon completing the activities for this section, you will be able to:

1. Define a "minor."
2. Give examples of contracts that minors might enter into.
3. Describe conditions under which a minor can and cannot void a contract.
4. List rights and responsibilities of minors as consumers.

Activities

1. Read pages 36-37 to find out what rights and responsibilities you have as a consumer.
2. Read such magazines as Changing Times, Senior Scholastic, Current Consumer, Seventeen, and others to study the rights and responsibilities of minor consumers.
3. List the consumer responsibilities that you have as a minor. Discuss them with the class. What actions should you take in the marketplace as a result of having those responsibilities?
4. Investigate the policy of stores in your area in offering credit to teenagers.
5. Discuss the pros and cons of teenage consumers having charge accounts.
6. Study this case: Anne found a car for $3,000 and paid down $500. Then she decided she wanted to buy a different car from another dealer. If Anne is only 17 years of age, what will happen? What would happen if she were 18? What should she do in this case?
7. Check your state law to find out the kinds of jobs minors under 16 may hold.
   a. List jobs you may not hold until you are 18.
   b. Find out the time that you must be out of a work area on a school night.

VII. MINORS AS CONSUMERS

Many of the special rights and responsibilities of minors are related to their legal status. Since they are not of age in the eyes of the law, some different rules apply to them than for other consumers. In most states, they do not come of age until 18; some rights are withheld until they are 21 years of age. What are some special rights and responsibilities of minors?

Special problems for minors are in using credit and in entering into agreements to buy goods and services. Minors are protected by law against the problems caused by their lack of experience or by someone trying to take advantage of them.

Many business firms offer teenage charge account service. Those accounts make it possible for minors to buy on credit. Anyone who buys on credit has a legal obligation to pay the bill when it comes due. Minors are obligated to pay their bills, too. If a minor applies for a charge account, the store may ask that an adult be listed as responsible for payment, too. Such a policy protects the store in case the minor does not make payment.

If parents allow their children to use their charge accounts, the parents are responsible for payments. Giving permission to their children to charge on the account implies that the parent will pay the bill.

All states in the United States permit minors to enter into contracts for certain purposes. Persons who enter into contracts with minors have a right to protect themselves. They may require an adult's signature on the contract with a minor. If the minor does not live up to the requirements of the contract, that adult will be held responsible.

Why is that co-signer necessary? In most states a person under the age of 18 may back out of a contract if he or she wishes in many cases. For example, if a 16-year-old buys a set of golf clubs and later decides he/she does not want to keep them, he may by law return them to the merchant within a reasonable time. He can void that contract and get a refund. Of course, the golf clubs must not be used or damaged. If so, most states say that the merchant must receive fair value--in that case, he would receive the golf clubs and the difference between their worth as new clubs and their value now. If you contract to buy necessities, such as food or clothing, you cannot void that contract even though you are a minor. Contracts for necessities cannot be voided. You must pay for the food or clothing, because they are necessities. Food is a necessity; golf clubs are not.

The purpose of laws about contracts of minors is to protect them from problems that may arise as a result of their lack of experience. The law protects them if they make unwise decisions that would cause them serious financial problems. They have rights as consumers. However, the persons with whom they enter into contracts have rights, too.

What responsibilities do minors have? They are required to respect the legal rights of others. They must obey the laws that the rest of society obeys. They must obtain the necessary licenses and permits for some activities, such as driving a car. Under the age of 16, they are required to have a permit to hold a job. If they are employed at age 16, they may have restrictions as to the hours and kinds of work they do. Some states do not allow students to work later than a certain hour at night. They also may not work at other hours of the day that will interfere with school attendance.

These are a few of the special rights and responsibilities of minors as consumers. In addition, they encounter the same problems as all other consumers in the marketplace. They too must answer all the questions about how to stretch their income to meet all of their needs. When their funds are limited, they too must make choices. All persons in the United States between the ages of 13 and 19 spend over $30 billion a year in the marketplace. Since they too are an important group of consumers, they must try to spend their money wisely.

Can you answer the questions about minors as consumers? Since minors can enter into contracts, what does the law say about a minor being responsible for the agreement? Why may a co-signer be required on a minor's contract? What types of contracts by a minor cannot be voided by that person?

SUMMARY

Consumers who may be at a disadvantage in the marketplace include poor people, physically and mentally handicapped persons, the elderly, persons who cannot speak or read English, and minors. Some consumers may have a combination of these disadvantages. For example, one fourth of the elderly are also poor. Many people who cannot read or speak English are also poor.

Handicapped consumers have different problems. Physically handicapped persons may have problems in finding housing, clothing, and transportation suited to their needs. Mentally handicapped persons may have problems in finding a job and in finding transportation to and from work if they do have a job. The poor and the elderly have the same kinds of problems in travel. They need special help--and in our society, the local, state, and federal governments furnish that help for many through community agencies.

Another group of consumers who have unique rights and responsibilities as consumers are minors--people who are not of legal age. Minors have some rights and responsibilities that are different from those of other consumers.

What is the solution to the problem of special consumers? There is no easy answer. However, an awareness on the part of everybody of the problems that other consumers face can help to bring about a solution to their problems. If we know the problems, we can be of more help. We can only make progress if everybody cooperates.

SUMMARY ACTIVITIES

1. Poll your class to see how everybody would like to see tax money spent. Would they like to see more money spent or less money spent for each of these items?

   a. Job training for the unemployed
   b. Medicare and Medicaid
   c. Housing for the poor
   d. Increased Social Security benefits
   e. Public transportation
   f. Economic foreign aid

   Which of these items would you classify as "consumer issues?"

2. Even if you cannot vote yet, what influence can you have on these issues? What can you do to "make a difference?"

3. Watch for current events affecting the consumer and bring the magazine or newspaper articles to class for the bulletin board and discussion.

4. Make up an "Action Kit" for consumers in your town showing where and how to contact business and government agencies on consumer matters. Include names and addresses of those to contact and possible problems they would handle.

5. Role play these situations and decide what rights and responsibilities of consumers are involved. Decide what action should be taken.

   a. A raincoat that you bought is not waterproof
   b. A store tries to use the bait and switch technique on you
   c. A group of workers comes to your house and wants to patch and seal your "leaky roof"
   d. A door-to-door salesperson tries to scare you into buying cancer insurance. He tells you a story about cancer victims who had no insurance and whose families could not pay their bills.

6. The objective of this exercise is to practice the techniques of problem solving. Divide the class into teams of three. The teacher will place an assortment of "problems" that need to be solved in a large box. Each team will draw a problem. They will plan a strategy that will solve their problem in the time given by the teacher.

   Role the problem for the class. Teams may use props such as telephone books, product warranties, installment contracts, and other suitable props to solve the chosen problems. Others in the class may challenge each team's solution to determine whether they have considered all possible alternatives before reaching a decision.

7. Divide the class into groups of four. Teams will be on a strict time limit throughout the activity. Each group becomes a family unit. They select the type of housing and transportation that will fit their situation. The living unit chosen need not be a traditional family of four--mother, father, and children. It may be apartment-sharing young people, for example. Time limit is 10 minutes for planning the unit, housing, and transportation.

   Teacher: Prepare two sets of "chance" cards. A green set of cards will show monthly income figures. A red set will explain emergency expenses.

   Each group draws a green card. The group then discusses their income in relation to monthly expenses. (Ten-minute time limit)

   Each group draws a red card next. For 10 minutes they discuss emergency expenses they face.

   Examples of emergency expenses:

   The family provider is badly injured in an accident. How will the living situation be adjusted?

   A semi-trailer truck and the family transportation vehicle collided. The family vehicle is destroyed.

   The living unit has no health insurance. One of them needs an immediate operation.

   If the income figures and emergency situations are typical of all socioeconomic levels, discussion will bring out the problems of the poor and the elderly, as well as of all other consumers.

   After 10 minutes, the teams draw a second red card. They have 10 more minutes to discuss and plan. They must refigure their original spending plan. They may need to provide for insurance payments or other payments for added expenses.

   Discuss the outcomes as a total group. Talk about how each group handled their situation.

TEACHER'S SUPPLEMENT FOR

RIGHTS AND RESPONSIBILITIES OF ALL CONSUMERS AND SPECIAL GROUPS OF CONSUMERS

Rights and Responsibilities of All Consumers, pages 1-11

1. Activity 1--Inventory

Suggested responses:

1. A or SA	7. D or SD	13. D or SD
2. D or SD	8. A or SA	14. A or SA
3. A or SA	9. D or SD	15. A or SA
4. A or SA	10. D or SD	16. A or SA
5. D or SD	11. A or SA	
6. D or SD	12. A or SA	

1--The consumer is an important part of the marketplace; not understanding how the system works is a disadvantage to a consumer.

2--Students who disagree with this statement probably understand that the consumer can take an active role in the marketplace and can take steps to be sure that he or she gets fair value for money and is not cheated. Students who agree with this statement should understand that the consumer is not helpless. The consumer can actively seek help with problems and can use the information available in the marketplace to make better choices.

3--A basic economic fact is that everyone has unlimited wants and limited resources. Money problems are the case with everybody at some time. However, the consumer can control resources to get the best value for the money spent and can manage those resources in the best way possible with study and planning.

4--The government has a number of agencies to help consumers. In this unit the student will learn about the role of some of those agencies.

5--Price is not a good measure of quality in many cases. Never should price be the only guide to quality.

6--Credit sometimes is better choice than paying cash. The consumer must be aware that credit costs money, though.

7--Special sales offer bargains only if the quality of the goods match the price. Shoddy or unsuitable merchandise is never a "bargain."

8--Too little money is the major consumer problem for a large share of the elderly.

9--Minors are important; persons aged 13 through 19 spend about $30 billion dollars a year in the marketplace.

10--Disadvantaged consumers do cause some of their own problems; however, their major problem is that they <u>are</u> disadvantaged. They have less money to spend or more problems in spending it than other consumers.

11--The average elderly consumer has an income of about one-half of his or her former income. That income does not rise with inflation, either. The fact that an elderly person's income is fixed is a major problem. A second problem is that many elderly have illnesses or poor health that cause added medical expenses.

12--Minors can be held by law to contracts for necessities, in most cases. Some may argue that minors can be taken advantage of in the marketplace. Minors, on the other hand, may take advantage of businesspersons if they are allowed to void contracts they have made without good reason. The law attempts to protect both minors and the person with whom they make contracts.

13--Some will say that the consumer is the loser in today s marketplace. Others say that the consumer can be a "winner" by using all of t e tools available to help to make wise choices and get fair value for money spen . The important point is that the consumer can take an active role in getting the best buys.

14--The law now provides that the consumer has a three-day period to decide whether or not to keep merchandise bought from door-to-door salespersons.

15--Some marketing practices are unfair to the poor and uneducated. However, the number of honest merchants far outweighs the number of dishonest salespersons who take advantage of the poor and uneducated. A major problem often is that the poor and uneducated cannot take advantage of the information available to them in newspapers and consumer magazines. The consumer who chooses not to use the information available cannot blame the marketplace, though.

16--The question of who will deal with those who cheat consumers is a controversial one. Should the government take that role? business itself? the consumer or consumers in a group? the courts? In our current system, all four groups attempt to help the consumer who is cheated.

2. Activity 4, page 1--"Does the Consumer Have a Complaint?"

1--Yes. Manufacturer can supply the missing cord.

2--Yes. Manufacturer, National Highway Traffic Safety Administration, local Better Business Bureau, or the distributor of the tires may help.

3--Maybe. If the consumer has driven the car fast or mistreated it, he or she may not have a valid complaint. Mileage estimates are merely estimates; the manufacture cannot guarantee that mileage unless the car is driven as recommended for the best mileage.

4--The manufacturer will help, through the local dealer. If not, the National Highway Traffic Safety Administration will handle the complaint.

5--Yes. If the advertisement appears, and the seller does not display a retraction of that ad, the Better Business Bureau or local office of consumer affairs probably will help the consumer to get satisfaction.

6--Yes. The manufacturer must replace them, since garments treated with Tris are banned Consumer Product Safety Commission would be interested in helping.

7--Maybe. The manufacturer will help. The Food and Drug Administration would also handle the complaint if contacted.

8--Yes. The U. S. Postal Service will handle the complaint and attempt to locate the company to get a refund for the consumer. Often such companies are very hard to trace, though.

9--Maybe. Proof of the claim would be needed. If the ad specifically said the product would cure the cold, the Federal Trade Commission would be interested. The local office of consumer affairs or the state office of consumer affairs can help, too.

10--Yes. Complain to the Environmental Protection Agency, or to the Better Business Bureau or local office of consumer affairs as an alternative.

11--Maybe. If you are allergic to the cosmetic, then you may not have a legitimate complaint. If the cosmetic is harmful to all consumers, the Food and Drug Administration would be interested in hearing about it.

12--No. The consumer bought the garment with the understanding that he or she would take the goods "as is." In this case, the store would probably not make an adjustment and would assume that the consumer bought at the sale at his or her own risk.

For all items: Be sure that the students recognize their responsibility to be sure they have a valid complaint before complaining. As buyers, they must treat the product reasonably and use it as it was intended.

3. Activity 9, page 2

In the telephone book, check under the name of your local city government and under the county for local agencies, and under U. S. Government for national and regional agencies.

4. Activity 12, page 2

a. Questions to ask: How much can Alma afford to spend on clothes? Is price the major factor in a decision? If so, she may want to go home to buy. Is she more interested in having a "name" fashion? Does her hometown have some of the same brand names as this store? Could she buy for less there? How important is it to buy locally where exchanging or returning is easy?

b. Would Keith be willing to pay more to have the stereo now and buy on credit? How much will interest cost him? Is the stereo a good buy? Is it on sale, or is $198 the regular price? Is it likely to be on sale for less later?

c. Does Mr. Rodriguiz need the car to go to work? Is a new car a need or just a want? Can Mrs. Rodriguiz have her washer repaired, or would repairs cost almost as much as a new washer? Are there alternatives, such as a nearby laundromat where she can wash for a while? Which of the four things are needs, not wants? When could the children buy the things they want now if they do not get them now? When would the family be able to buy a car or a washer if they do not buy them now? They must set priorities according to the values they hold.

5. Activity 3, page 12

Positive terms: active, relaxed, interesting, wise, retired, concerned, grandmotherly or grandfatherly, kind, etc.
Negative terms: sick, old, crippled, helpless, poor, aged, grouchy, hard to get along with, gloomy.

Check to be sure each student lists some positive and some negative terms. Help them to understand that the elderly are individuals, too. Some may be unaware of the potential that the elderly have for making an impact on our system. If so, get copies of Modern Maturity, or Aging, or other magazines about the elderly for them to see. Be sure they are aware of the problems that the elderly have that may affect their outlook on life and how we can help them to have a better life.

6. Activity 8, page 13

Problems of the elderly in shopping are transportation; their limited incomes; fixed incomes, of which food takes a larger share as inflation eats away at their incomes; buying in small enough quantities to avoid wasting food; special diets needed because of health problems; and problems in carrying groceries to their homes.

7. Activity 2, page 17

The Jones family has more needs than $40 can meet. Connie and Bruce probably need clothes, while a TV set is not a necessity. If Dave needs glasses, they are more important than a TV. The family cannot meet all of their needs. They must set some priorities. The tragedy comes when all of these things are needs, not wants, and the family has no way of getting them. Students may mention ways the family can get some things on credit.

8. Activity 3, page 17

"Hand to mouth," "easy come, easy go,""buy now, pay later," "save for a rainy day," "don't worry about tomorrow," are examples of attitudes.

9. Activity 3, page 35

A minor has the responsibility to pay for what he or she gets; to return only unused goods; to give merchants a fair opportunity to correct any wrong; to use credit cards only with their parents' permission.

10. Activity 5, page 35

Pros: Teenagers are often just as responsible as many adults and will handle a charge account wisely.
Teenagers are a major segment of our market system, and credit should be available to them to help them meet their needs if they wish to use it.

Cons: Less experienced consumers may be "carried away" and overcharge.
Teenagers can avoid their contracts in some cases; the merchant must be protected from loss in those cases.

11. Activity 6, page 35

In some states, Ann would have a right to return the car and receive her down payment. However, she has a written contract for buying the car; she has agreed to abide by the contract. Because she is a minor, in some states, she could return the car. In other states, the car is considered a necessity and she is obligated to pay for it. If she were 18, she would be held to the contract in most states.

In any case, Ann has a moral obligation to be honest with the dealer from whom she bought the car. Unless that dealer has cheated Ann by selling her a defective product, or by having her sign a contract that is not like their oral agreement, she should stand by her agreement. She should explain to him and work out a fair arrangement. She should not take advantage of the dealer only because she is a minor.

RESOURCES FOR

RIGHTS AND RESPONSIBILITIES OF ALL CONSUMERS, INCLUDING SPECIAL GROUPS

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Audio-Visual Materials

You and Medicare. Local Social Security Office, free loan, 30 minute color film.

To Your Credit. General Mills Film Center, P. O. Box 1113, Minneapolis, MN 55440, free loan, 1976, 18 minutes (also available for purchase, $125)

Our Incredible Shrinking Food Dollar. General Mills Film Center, Minneapolis, MN 55440, free loan, 85 frames, 25 booklets free, additional booklets $2 per 25, free loan (also available for purchase at $15)

A Day of Justice (need for legal services for the poor); Facing the Future (actual case histories of family personal financial problems); We're Only Human (from Monsanto Textiles Company, on how to look for and judge good quality in clothes), Modern Talking Picture Service, Film Scheduling Center, 2323 New Hyde Park Road, New Hyde Park, NY 11040

Truth-in-Lending--Regulation Z. 35 mm filmstrip, 33 rpm record, 20 minutes, free loan from Federal Reserve Bank, 301 Eighth Avenue, North, Nashville, TN 37203; Chattanooga and Georgia: Bank and Public Services Department, 104 Marietta Street, N. W., Atlanta, GA 30303)

Low-Income Consumer Education Project. 15 filmstrips with 15 cassettes, $15 each, with lesson plan, script, and duplicating master. 1975. Extension Visual Aids, Pennsylvania State University, 104 Agricultural Administration Building, University Park, PA 16802

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"A Full Life After 65," No. 347A
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"Helping the Handicapped Teenager Mature, No. 504
"How to Stretch Your Money," No. 302A
"Independent Living: New Goal for Disabled Persons," No. 522
"Jobs for Handicapped Persons: A New Era in Civil Rights," No. 557
"Living with Blindness," No. 473
"New Hope for the Retarded Child," No. 210A
"The Promise of Justice--Legal Services for the Poor," No. 561
"The Responsible Consumer," No. 453
"The Rights of Patients," No. 535
"Securing the Legal Rights of Retarded Persons," No. 492
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1-3 copies, 50 cents each
4-9 copies, 35 cents for same title; 36 cents for mixed titles
10-99 copies, 28 cents each for same title: 29 cents each for mixed titles

Education Division, Department of Consumer Affairs, 80 Lafayette Street, New York, NY 10013

"Do's and Don't's for Consumers," 1976, 20 pages, 50 cents
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Are You Planning on Living the Rest of Your Life? DHEW Publication No. (OHDS) 73-20803, 72 pages (also for sale by Government Printing Office)

Consumer Guide for Older People, DHEW Publication No. (OHDS) 75-20801 (also for sale by GPO #SD 17620-0010)

Directory of State Agencies on Aging and Regional Offices, DHEW Publication No. (OHDS) 78-20283

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Planning Handbook: Transportation Services for the Elderly DHEW Pub. No. (OHDS) 76-20280

Publications of the Administration on Aging, DHEW Pub. No. (OHDS) 78-20261 (listing of all publications of the Administration on Aging and how they can be obtained)

Retirement Housing for Older Adults, DHEW Pub. No. (OHDS) 75-20809

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Statistical Reports on Older Americans, No. 3: Some Prospects for the Future Elderly Population, DHEW Pub. No. (OHDS) 78-20288

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DIRECTORY OF CONSUMER ORGANIZATIONS, Single copy free from Office of Consumer Affairs, U. S. Department of Health, Education, and Welfare, Washington, DC 20201

Teaching Modules and Teacher Resources

Career Aids, Inc., 8950 Lurline Avenue, Dept. V71, Chatsworth, CA 91311:

"My legal Rights," life style module with 15 copies of book, 15 copies of 4-page development package with teacher's guide, cassette, teacher's manual, and storage box, No. RELS 103, $16.95

"Buyer's Rights," with same content, No. RELS 105, $16.95

J. C. Penney Co., Inc., Educational Relations, 1301 Avenue of the Americans, New York, NY 10019

"Insights into Consumerism," Teaching Kit, $1.25
"Consumer Information," multi-media kit with filmstrip and cassette, case studies booklet, and other helps, $19
"What's In An Issue?" activities folder, $1
"Taking Issue," 60-frame filmstrip and cassette

Periodicals

Current Consumer, The Continuing Guide to Consumer Education, published monthly during school year, available by subscription with 15 minimum subscriptions to one address, $3.50 per student per year. Curriculum Innovations, Inc., 501 Lake Forest Avenue, Highwood, IL 60040

Aging, official periodical of the Administration on Aging, published 6 times a year, available by subscription through Superintendent of Documents, Government Printing Office, Washington, DC 20402

Monthly Publications:

Changing Times, Editors Park, MD 20782, $12 a year subscription

"30 Useful Government Publications," February 1978 issue
"You Can Spend Less on Food," September 1978 issue
"Homemaking for the Handicapped," October 1978
"Employers that Hire Part-Timers," June 1978
"What's 'Of Legal Age'?", October 1978
"Playing Cards for the Visually Handicapped," July 1978
"Know and Use Your Warranty Rights," August 1978
"When You Buy by Mail," December 1978

Consumer News, Consumer Information Center, Pueblo, CO 81009, $6 a year subscription

U. S. News and World Report, 2300 N. Street, N. W., Washington, DC 20037, $22 a year subscription

"Latest: If You Work After 65 . . .", November 13, 1978 issue
"Consumers Are Griping Louder Than Ever," September 18, 1978
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"Battle for Minority Votes in '78 Elections," November 6, 1978

Good Housekeeping, P. O. Box 10059, Des Moines, IA 50350, $8.97 a year subscription

"Speaker for the House," monthly column with consumer advice
"The Better Way," special section of consumer articles monthly
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Tennessee Consumer, Division of Public Services, The University of Tennessee at Nashville, 10th Avenue and Charlotte, Nashville, TN 37203

Other

Tennessee Commission on Aging, Room 102, S & P Building, 306 Gay Street, Nashville, TN 37201 (Telephone: 615-741-2056)

Office of Consumer Affairs, Department of Agriculture, P. O. Box 40627, Melrose Station, Nashville, TN 37204

Selected Simulations or Games

F.L.I.P. (Family life Income Patterns), 1975, $45. Nasco, Fort Atkinson, WI 53538. Simulation for 30 students. Covers problems of family budgeting, investment, credit, and interest in terms of changing family goals

Paying Your Way. 4-8 players, 40-90 minutes, $15.95. McGraw-Hill Book Co., 1221 Avenue of the Americas, New York, NY 10020 A board game for learning to manage money to furnish an apartment, debt free

Share the Risk: The Insurance Game. 1972, 8 or more players, 3-5 hours, $8.95. Changing Times Educational Service, 1729 H Street, N. W., Washington, DC 20006. Each player has the role of family head and decides how to protect family from jeopardy in times of financial trouble

Consumer Redress. 1971, 15 or more players, 2-3 hours, $8.95. Changing Times Educational Service, 1729 H. Street, N. W. Washington, DC 20006. Players learn channels to use and problems in obtaining redress

Swindle. 15 or more players, 2-3 hours, $8.95. Changing Times Educational Service, 1729 H Street, N. W., Washington, DC 20006. How to spot and avoid gyps and frauds when buying products or investing; players buy cars and have them repaired

RIGHTS AND RESPONSIBILITIES OF CONSUMERS
Test--Form A

1. Which of these is a responsibility of all consumers?
   a. To choose
   b. To be heard if something goes wrong
   c. To understand their part in our economic system
   d. To be given information about the products they buy

2. Competition is a part of our market system that protects the consumer's right to
   a. choose.
   b. use products safely.
   c. be heard if something goes wrong.
   d. control the market.

3. The Consumer Credit Protection (Truth-in-Lending) Act protects your right to
   a. information about the amount of interest you pay on credit.
   b. complain to a store about a product or service.
   c. take action against a firm that controls the market.
   d. know the results of safety tests on products.

4. Which of these is an agency sponsored by business firms?
   a. Better Business Bureau
   b. Food and Drug Administration
   c. Legal Aid Clinic
   d. Office of Consumer Affairs

5. If you bought a low-priced stereo that will not work as it should and the dealer will not help you, to where should you go for help?
   a. Consumer Product Safety Commission
   b. Federal Trade Commission
   c. Food and Drug Administration
   d. Local or State Office of Consumer Affairs

6. To protect your rights, what should you do?
   a. Avoid wasting time in planning your spending before entering the store.
   b. Check the unit price as a guide for buying decisions.
   c. Shop only at stores where you know the merchant.
   d. Use price as your only guide to quality.

7. One good reason for saving now to buy later is that
   a. the most expensive is the best buy.
   b. credit costs the same as paying cash.
   c. it saves you from making choices.
   d. you may be able to save money by not paying interest on what you buy.

8. A basic difference between the elderly and many other consumers is that the elderly
   a. tend to eat more food than other consumers.
   b. have a higher income than others.
   c. may have a different spending pattern.
   d. have fewer money worries.

9. Which of these is typical of elderly consumers?
   a. Travel to stores is seldom a problem for them.
   b. They tend to shop at a larger number of stores than other consumers.
   c. Their incomes will rise as prices rise.
   d. They are more restricted than other consumers in their choices in shopping.

10. A major service for the elderly under the Older Americans Act is
   a. day care centers.
   b. financial aid.
   c. nursing home care.
   d. nutrition service.

11. Which of these statements is true about a day care center?
   a. It costs the consumer nothing.
   b. It does not furnish medical care.
   c. It is generally more expensive than a nursing home.
   d. The patient does not stay at the center at night.

12. The American Association of Retired Persons (AARP) offers
   a. a home meals program.
   b. a number of services for a low membership fee.
   c. day center care.
   d. a nutrition program.

13. What percentage of income does the average poor family spend for the necessities of food, clothing, shelter, and minimum taxes?
   a. 20%
   b. 45%
   c. 70%
   d. 100%

14. How are the poor different from the nonpoor?
   a. The poor do not use credit at all.
   b. The poor use their savings to buy their "extras."
   c. Increases in the cost of housing and food hurt the nonpoor more.
   d. The poor use informal debt more.

15. The major cause of consumer problems of the poor is
   a. a lack of interest in being good consumers.
   b. they do not plan their spending correctly.
   c. they have no transportation.
   d. their low income.

16. Which of these is <u>most</u> helpful to consumers in moving out of poverty?
   a. An income given to them by the government
   b. Supplements to their income
   c. More honest merchants to sell them what they need
   d. Job training programs with money management

17. A handicapped person is defined by law as one who
    a. cannot hold down a job.
    b. has a handicap which is a physical disability, not a mental one.
    c. has a problem that affects his/her life or job activities in some way.
    d. is confined to an institution or a home.

18. Transportation facilities for handicapped persons by law must be
    a. provided by the government.
    b. accessible through ramps and elevators.
    c. free to all disabled persons.
    d. available at a lower cost than for the non-handicapped.

19. Life for the mentally handicapped probably is changing most because of
    a. a new emphasis on moving them out into the community.
    b. most persons with mental handicaps having higher incomes.
    c. more public transportation becoming available to them.
    d. more use of large institutions as housing for them.

20. Which of these is true about the choice between buses and vans for transporting handicapped persons?
    a. Buses are less expensive.
    b. Buses are more comfortable for riders.
    c. The government will provide money for buses but not for vans.
    d. Physically handicapped persons can board vans more easily.

21. The federal government provides money for transportation services for the elderly and the handicapped through all of these departments except the
    a. Department of Housing and Urban Development.
    b. Department of Health, Education, and Welfare.
    c. Federal Trade Commission.
    d. Department of Transportation.

22. Many consumers with a language barrier also are
    a. elderly.
    b. living in rural areas.
    c. poor.
    d. young.

23. Which of these is the best source of information for shoppers who are nonreaders?
    a. Signs and shelf labels in stores
    b. Information on boxes and packages
    c. Advertising in newspapers
    d. Merchants in stores in their neighborhood

24. The major reason for special laws applying to minors as consumers is to
    a. protect them from their lack of experience.
    b. prevent them from being consumers.
    c. prevent them from entering into contracts.
    d. force an adult to take responsibility for the actions ofminors.

25. Which of these is true about the contracts of minors?
    a. Minors cannot enter into contracts without a co-signer.
    b. Minors cannot enter into contracts at all.
    c. Minors can contract only for things which are not necessities.
    d. Minors generally can enter into contracts with certain provisions.

Rights and Responsibilities of Consumers
Form B

Directions: Choose the best answer for each of these questions and mark your choice on your answer sheet.

1. Which of these is not a basic right of a consumer?
   a. To choose
   b. To be informed
   c. To be heard
   d. To win in the marketplace

2. Anti-trust laws prevent a seller from
   a. controlling the market.
   b. offering a large number of products.
   c. competing for buyers.
   d. offering the same products as other sellers do.

3. According to the Consumer Credit Protection (Truth-in-Lending) Act, a consumer has the right to
   a. know how much of the total cost of a product is interest.
   b. know the total price of the product but not the interest charge.
   c. make early payments but not late payments.
   d. a guarantee of the safety of the product.

4. Which of these is true about the Better Business Bureau?
   a. It tells consumers where to buy.
   b. It takes legal action against business firms to solve consumer problems.
   c. It furnishes information about local business firms.
   d. It is sponsored by the federal government.

5. Which of these agencies protects the consumer against misleading advertising?
   a. The Better Business Bureau
   b. Federal Trade Commission
   c. Food and Drug Administration
   d. Office of Consumer Affairs

6. Which of these gives you the best buy per ounce?
   a. 7 ounces for 84 cents
   b. 8 ounces for 99 cents
   c. 10 ounces for $1.10
   d. 12 ounces for $1.20

7. If you ordered merchandise through the mail and did not receive your order, what agency would help you try to get your money back?
   a. Better Business Bureau
   b. Consumer Product Safety Commission
   c. Federal Trade Commission
   d. U.S. Postal Service

Form B

8. Which of these is true about the elderly in the United States?
   a. About one half live in institutions.
   b. Women outnumber men by 2 to 1.
   c. They are about 10 percent of the population.
   d. They number about 10 million people.

9. Which of these is true about day centers for the elderly?
   a. They are available at no charge to the consumer.
   b. They replace nursing homes.
   c. They furnish special care as well as a place to stay.
   d. They furnish nursing care in the elderly person's home.

10. A major problem of the elderly is that
   a. their income is often about one half of their earlier income.
   b. about three fourths of them are poor.
   c. they can count on their income rising as prices rise.
   d. their average income is about $15,000.

11. Which of these is a characteristic of elderly consumers?
   a. Their incomes are higher than the incomes of other consumers.
   b. They tend to travel to more stores to shop.
   c. Inflation hits them harder than other consumers.
   d. They are more alike than other groups of consumers.

12. The nutrition program of the Older Americans Act provides all of these <u>except</u>:
   a. home-delivered meals to shut-ins.
   b. nursing home service.
   c. a nutrition service that furnishes meals.
   d. transportation services.

13. The poor spend about what percentage of their incomes for necessities?
   a. 10%
   b. 30%
   d. 50%
   d. 70%

14. Which statement is true about the poor?
   a. They use their savings to buy their luxuries.
   b. They use credit more than the nonpoor.
   c. They cannot get credit and must always pay cash.
   d. They have very little discretionary income.

15. Which of these is a way for poor consumers to shop more wisely?
   a. Shop in their own neighborhoods.
   b. Always buy the lowest-priced brands.
   c. Comparison shop before they buy.
   d. Shop at stores that offer them credit.

Form B

16. What is one way that the poor are different from the nonpoor?
    a. The poor consumer's income varies less.
    b. The poor are not interested in stretching their money.
    c. The poor tend to have a lower educational level.
    d. They are not different in any major way.

17. Which of these statements is true about "bait-and-switch?"
    a. The consumer gets a better buy.
    b. The seller intended to sell the "bait," not the "switch."
    c. This practice is an honest, clever way to attract consumers to buy.
    d. The consumer is pressured into spending more than he/she planned.

18. Who is defined by law as a handicapped person?
    a. Only persons who are physically disabled.
    b. Only persons who are mentally disabled.
    c. Only persons who are so disabled they cannot hold a job.
    d. Only those people whose job or life activities are affected by disabilities.

19. Of our total population of 220 million people, about how many are handicapped in some way?
    a. 22 million
    b. 11 million
    c. 6 million
    d. 3½ million

20. Compared to past years, more mentally handicapped people now are
    a. living in large institutions.
    b. being moved out into communities.
    c. unable to manage living on their own.
    d. less able to cope in the marketplace.

21. The best transportation service for an elderly or handicapped consumer is
    a. regular bus service.
    b. subway service.
    c. fixed routes and schedules.
    d. door-to-door or dial-a-ride service.

22. Which of these is true about consumers with a language barrier?
    a. They shop most often in shopping centers.
    b. They have enough money to buy all of their needs and wants.
    c. They are also poor, usually.
    d. They get along well in the marketplace.

23. Nonreaders or non-English speaking persons in the marketplace are
    a. able to use all information available to consumers.
    b. more likely to fall for dishonest schemes.
    c. likely to have no problems in buying.
    d. more likely than other consumers to be aware of the true cost of credit.

24. Why do co-signers also sign contracts with minors?
    a. Minors cannot enter into contracts on their own by law.
    b. Minors can avoid some contracts in some cases.
    c. Merchants do not want minors as customers.
    d. The law requires that minors must have co-signers on all contracts.

25. The best solution for the problems of the disadvantaged consumers probably is
    a. better transportation for them.
    b. more places for them to shop.
    c. more honest merchants.
    d. more awareness of and help for their problems.

ANSWERS TO ACHIEVEMENT TESTS

Rights and Responsibilities of Consumers

Form A		Form B	
1. C	23. D	1. D	23. B
2. A	24. A	2. A	24. B
3. A	25. D	3. A	25. D
4. A		4. C	
5. D		5. B	
6. B		6. D	
7. D		7. D	
8. C		8. C	
9. D		9. C	
10. D		10. A	
11. D		11. C	
12. B		12. B	
13. C		13. D	
14. D		14. D	
15. D		15. C	
16. D		16. C	
17. C		17. D	
18. B		18. D	
19. A		19. B	
20. D		20. B	
21. C		21. D	
22. C		22. C	